

510 Rudgate Lane
Kokomo, IN 46901-3816
February 12, 2009

Honorable Robert D. Drain
United States Bankruptcy Judge
Room 610 of the U.S. Bankruptcy Court SDNY
Alexander Hamilton custom House
One Bowling Green
New York, NY 10004-1408

RE: Delphi Corporation Case Number 05-44481

Objection to Motion For Order Under 11 U.S.C. §§ 105(a), 363(b), and 1108 Confirming Debtors' Authority To Terminate Employer-Paid Post-Retirement Health Care Benefits And Employer-Paid Post-Retirement Life Insurance Benefits For Certain (A) Salaried Employees And (B) Retirees And Their Surviving Spouses. (Salaried OPEB Termination Motion)

Dear Honorable Robert D. Drain,

I am writing to object to Delphi Corporation's motion (ref. Document 14705) to terminate salaried retiree healthcare and insurance benefits effective April 1, 2009 and the amount of time we were given to file an objection.

While employed, GM and Delphi sent me yearly projections of the income and benefits I could expect by remaining a loyal, salaried employee. I was retired January 1, 2000 at age 57. I am now 66 and my wife is 63 so we will be impacted by the termination of the healthcare and insurance benefits.

The cancellation of the Retiree Health Reimbursement Accounts (HRMA) is a disappointment. In March, 2005 we were told that the \$20,000 benefit would be there to replace the health care benefits we were losing at that time. We have been withdrawing approximately \$3500/yr. When my wife reaches age 65, that would increase to over \$6000/yr. Even though the fund would have been depleted in four or five more years it would have helped with our health insurance costs.

As expected, when I became 65 in May 2007, the additional Medicare Special Benefit was added to my retirement check. That helped offset the inflationary impact to my fixed pension.

Upon retirement I was given 3 times my base salary in term life insurance and a 5 million dollar personal liability policy. During these bankruptcy proceedings those have been eliminated. The term insurance would have helped offset the reduction in pension income my wife would receive.

Many Delphi salaried retirees are making a concerted effort to organize a unified objection to losing our benefits. However, the limited time frame in which we have been given to thoroughly review the documentation has been extremely difficult. The ten days or less that most of us have had to collect our thoughts and submit an objection have not been sufficient.

I request that you, at the very least, delay signing the "SALARIED OPEB TERMINATION ORDER" until a designated group of retirees can formally file an objection to the order and mediate with Delphi to develop a more equitable settlement.

Respectfully submitted,



Larry Cracraft

cc:

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